

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Justin William Schuster  
Michelle Ann Schuster  
Debtors

Case No. 15-40243-kw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-4

User: admin  
Form ID: 234a

Page 1 of 2  
Total Noticed: 61

Date Rcvd: Jun 19, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2015.

db/db  
23508831 +Justin William Schuster, Michelle Ann Schuster, 962 Adrian Circle, Girard, OH 44420-2134  
23508832 Associates in Anesthesiology, PO Box 715496, Columbus, OH 43271-5496  
23508832 +Associates in Anesthesiology c/o, Fidelity National Collections,  
Div. Fidelity Properties, Inc., 220 E. Main St., PO Box 2055, Alliance, OH 44601-0055  
23508835 Best Buy Credit Services (Citibank), PO Box 183195, Columbus, OH 43218-3195  
23508839 Carecredit / Synchrony Bank c/o, Encore Receivable Management, Inc., 400 N. Rogers Rd.,  
PO Box 3330, Olathe, KS 66063-3330  
23508840 +Chase Bank USA c/o, MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
23508842 Churchill Counseling Services c/o, CBCS, PO Box 164059, Columbus, OH 43216-4059  
23508844 +Citi Cards c/o, Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
23508845 +Citibank, N.A. (Home Depot) c/o, Northland Group, Inc., PO Box 390905,  
Minneapolis, MN 55439-0905  
23508846 +Citibank, N.A. c/o, Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
23508847 Citibank, NA (Home Depot Credit Service), PO Box 182676, Columbus, OH 43218-2676  
23508848 +Cititbank, N.A. - Citi Visa c/o, Client Services, Inc., 3451 Harry S. Truman Blvd.,  
Saint Charles, MO 63301-9816  
23508849 City of Warren, Ohio Utility Services, 580 Laird Ave. SE, PO Box 670, Warren, OH 44482-0670  
23508860 DOMINION EAST OHIO, P.O. Box 26785, Richmond, VA 23261-6785  
23508850 +Dental Associates of Newton Falls, 2000 Milton Blvd., Newton Falls, OH 44444-8703  
23508851 +Dental Associates of Newton Falls c/o, Richard J. Kaplow, Esq., 808 Rockefeller Building,  
614 Superior Ave. N.W., Cleveland, OH 44113-1334  
23508852 +Dental Associates of Newton Falls c/o, First Federal Credit Control,  
24700 Chagrin Blvd, Ste 205, Beachwood, OH 44122-5662  
23508853 +Dermatology Centre of NEO, LLC, 960 Windham Court, Suite 2, Youngstown, OH 44512-5087  
23508854 Dermatology Centre of NEO, LLC c/o, First Federal Credit Control, Inc.,  
24700 Chagrin Blvd, Ste 205, Beachwood, OH 44122-5662  
23508856 Discover Bank c/o, Capital Management Services, LP, 698 1/2 South Odgen Street,  
Buffalo, NY 14206-2317  
23508857 +Discover Bank c/o, Roger R. Bauer, Esq., 244 Seneca Avenue, Warren, OH 44481-1228  
23508858 +Discover Bank c/o, FMA Alliance, Ltd., PO Box 65, Houston, TX 77001-0065  
23508859 +Dominion East, 1201 E. 55th St., Cleveland, OH 44103-1028  
23508861 +Dominion East Ohio c/o, Revenue Group, 4780 Hinckley Industrial Parkway, Suite 200,  
Cleveland, OH 44109-6003  
23566569 +FNB Consumer Discount Company, 41-A Hadley Road, Greenville PA 16125-1239  
23508862 +FNB Consumer Discount Company, 41A Hadley Rd., PO Box 152, Greenville, PA 16125-0152  
23508863 +Freedom Mortgage Corporation c/o, Reisenfeld & Associates, L.P.A. L.L.C., Attorneys at Law,  
3962 Red Bank Road, Cincinnati, OH 45227-3408  
23620905 +Gregory V. Hicks, Law Director, on behalf of The City of Warren, 391 Mahoning Avenue, NW,  
Warren, OH 44483-4604  
23508866 NTB Tire & Service Centers (Credit Plan), PO Box 183015, Columbus, OH 43218-3015  
23508864 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
23508865 Nationstar Mortgage LLC c/o, LOANCARE, PO Box 8068, Virginia Beach, VA 23450-8068  
23508867 Pulmonary Rehabilitation Associates, Alan J. Cropp, M.D., PO Box 14130,  
Youngstown, OH 44514-7130  
23508868 +Pulmonary Rehabilitation Associates c/o, Collection Service Bureau, PO Box 3215,  
Youngstown, OH 44513-3215  
23508869 +Richard Ragozine, DDS, 28 East Main Street, Girard, OH 44420-2601  
23508870 +Richard Ragozine, DDS c/o, Fidelity Properties Inc., 220 E. Main Street,  
Alliance, OH 44601-2423  
23508871 +St Joseph Health Center, 667 Eastland Avenue SE, Warren, OH 44484-4531  
23508872 +St Joseph Health Center (Andover- ER), 667 Eastland Avenue SE, Warren, OH 44484-4531  
23508873 +St Joseph Health Center (Andover-ER) c/o, Revenue Group, 4780 Hinckley Industrial Parkway,  
Suite 200, Cleveland, OH 44109-6003  
23508875 St Joseph Health Center/ Urgent Care, PO Box 630826, Cincinnati, OH 45263-0826  
23508876 St. Joseph Health Center, PO Box 630826, Cincinnati, OH 45263-0826  
23508880 +St. Joseph Health Center c/o, Revenue Cycle Solutions, Inc. (RCS), PO Box 7229,  
Westchester, IL 60154-7229  
23508881 +St. Joseph Heath Center, 667 Eastland Avenue SE, Warren, OH 44484-4531  
23508882 +St. Joseph Heath Center (Urgent Care), 667 Eastland Avenue SE, Warren, OH 44484-4503  
23508883 +St. Joseph Heath Center c/o, Revenue Group, 4780 Hinckley Industrial Parkway, Suite 200,  
Cleveland, OH 44109-6003  
23508884 The Kidney Group, Inc., PO Box 6042, Hermitage, PA 16148-1042  
23508885 +Tru Green, 8529 South Ave., Youngstown, OH 44514-3621  
23508887 +Trumbull Radiologists Inc. c/o, Fidelity Properties Inc., 220 E. Main Street,  
Alliance, OH 44601-2423  
23508890 Warren City Income Tax, PO Box 230, Warren, OH 44482-0230  
23508892 Youngstown Ohio Laboratory Service, PO Box 1113, Youngstown, OH 44501-1113  
23508893 +Youngstown Ohio Laboratory Service c/o, Professional Account Services, Inc.,  
7100 Commerce Way, Suite 100, Brentwood, TN 37027-6935  
23508894 Youngstown Ohio Physicians Services c/o, Payment America Systems, PO Box 24850,  
Nashville, TN 37202-4850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23508833 +E-mail/Text: bankruptcy@bbandt.com Jun 19 2015 22:09:41 BB&T, PO Box 2027,  
Greenville, SC 29602-2027

23508843 EDI: CITICORP.COM Jun 19 2015 21:53:00 Citi Cards, PO Box 183113,  
Columbus, OH 43218-3113

23508836 EDI: CAPITALONE.COM Jun 19 2015 21:53:00 Capital One, PO Box 30253,  
Salt Lake City, UT 84130-0253

23508837 EDI: CAPITALONE.COM Jun 19 2015 21:53:00 Capital One Bank, PO Box 6492,  
Carol Stream, IL 60197-6492

23508838 EDI: RMSC.COM Jun 19 2015 21:53:00 Carecredit / Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061

23508841 EDI: CHASE.COM Jun 19 2015 21:53:00 Chase Cardmember Service (Disney), PO Box 15153,  
Wilmington, DE 19886-5153

23508855 EDI: DISCOVER.COM Jun 19 2015 21:53:00 Discover, PO Box 6103,  
Carol Stream, IL 60197-6103

23508888 E-mail/Text: saparker@zotecmmp.com Jun 19 2015 22:10:14 Trumbull Radiologists, Inc.,  
2588 Elm Road NE, Cortland, OH 44410-9298

23508889 EDI: USBANKARS.COM Jun 19 2015 21:53:00 US Bank, PO Box 790408,  
Saint Louis, MO 63179-0408

23508891 +EDI: WFFC.COM Jun 19 2015 21:53:00 Wells Fargo Dealer Services, PO Box 1697,  
Winterville, NC 28590-1697

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23508877\* +ST. JOSEPH HEALTH CENTER, 667 Eastland Avenue SE, Warren, OH 44484-4531

23508878\* +St. Joseph Health Center, P.O. Box 630826, Cincinnati, OH 45263-0826

23508879\* +St. Joseph Health Center c/o, Revenue Group, 3700 Park East Dr. Suite 240,  
Beachwood, OH 44122-4339

23508834 ##+Bel Park Anesthesia Assoc., P.O. Box 2165, Youngstown, OH 44504-0165

23508874 ##+St Joseph Health Center c/o, Revenue Group, 3700 Park East Dr., Suite 240,  
Beachwood, OH 44122-4339

23508886 ##+Tru Green c/o, Transworld Systems, PO Box 12103, Trenton, NJ 08650-2103

TOTALS: 0, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2015 at the address(es) listed below:

Melissa M. Macejko on behalf of Debtor Justin William Schuster mmacejko@suharlaw.com,  
melissamacejko@sbcglobal.net

Melissa M. Macejko on behalf of Debtor Michelle Ann Schuster mmacejko@suharlaw.com,  
melissamacejko@sbcglobal.net

Michael D Buzulencia on behalf of Trustee Michael D Buzulencia  
buzulenciatrustee@mahoningvalleylaw.com, OH37@ecfcbis.com

Michael D Buzulencia buzulenciatrustee@mahoningvalleylaw.com, OH37@ecfcbis.com

TOTAL: 4

Northern District Of Ohio  
U.S. Bankruptcy Court  
Federal Building & US Courthouse  
10 East Commerce Street  
Youngstown, OH 44503

**In re:**

Justin William Schuster  
Michelle Ann Schuster  
aka Michelle A. Booth– Schuster–

**Case No.:** 15–40243–kw

**Chapter:** 7

**Address:**

962 Adrian Circle  
Girard, OH 44420

**Last four digits of Social Security No.:**

xxx–xx–9707  
xxx–xx–8621

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** June 19, 2015  
Form ohnb234

/s/ Kay Woods  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**